



State Senator
Gilda Z. Jacobs

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CAPITOL UPDATE

News and Happenings from District 14

Senator Jacobs: Protecting Communities, Taxpayers, Consumers and More

As your Senator in Lansing, I've been working on legislation dealing with lower property taxes, insurance reform, consumer safety, community redevelopment and more.

It's been a busy and productive session. Several pieces of legislation that I authored are now Michigan public acts. My bill (SB 310) requiring automated external defibrillators (AEDs) and emergency plans at health clubs was signed into law (2006 PA 23) last month by Governor Granholm. The same is true for SB 335 (2005 PA 120), a bill designed to protect asthmatic children while they are at summer camp. Additionally, SB 34 (the Corridor Improvement Authority Act) is now in effect (2005 PA 280). Please read the next few sections of this newsletter for more detailed information on each of these new laws. I've also authored an important resolution to

veterans and people with disabilities from property tax caps being lifted should they need to move to a different home but want to stay in the same city or township. Another legislative piece would extend similar cap breaks to new homeowners as they confront "pop-up" property tax increases.

"Pop-up" taxes are a result of restrictions on property taxes mandated by passage of Proposal A in 1994. Under Proposal A, taxes are capped at the existing rate of inflation for the current property owner. However, often the house increases in value above the rate of inflation. When the house is sold, the new owner is taxed at the uncapped rate.

My legislation is intended to reduce the financial burden on new homebuyers, as well as people with fixed or limited incomes who would prefer to remain in their own communities, but who cannot afford the increased tax burden a local move would impose.

These so called "pop-up" taxes are a huge financial obstacle to new homebuyers, folks wanting to down-size, and people needing more barrier-free residences. Consider someone who is recovering from a stroke and can no longer navigate stairs in their two-story home.

proclaim an official day honoring those members of our military who are prisoners of war and/or missing in action (Senate Resolution 51). Senate Bill 732 will protect seniors,



Continued on next page

Defibrillator Bill Signed By Governor

Senator Jacobs: “This law will save lives.”

Governor Jennifer Granholm has signed into law a bill that will require defibrillators in all health club facilities. The bill was unanimously approved by the Michigan Senate. The bill, sponsored by Senator Jacobs and now Public Act 23 of 2006, will assure that facilities conspicuously display the life-saving equipment, which administers an electric charge to correct rapid and irregular heart contractions. The new law also requires health clubs to have an emergency plan in place in case of sudden medical situations.

Senator Jacobs became aware of the need through the untimely death of a constituent. In 2002, Ferndale school principal Greg Bolak, 49, was playing basketball at a local health facility when he suffered a heart attack. Bolak’s son, Ted, had just arrived at the facility to join his father in a game. He watched his father die before emergency

personnel arrived on the scene. Greg’s life might have been saved had there been a defibrillator in the facility.

After Greg’s death, his wife Karen, a university professor, and Ted were shocked to learn that there were no legal requirements mandating lifesaving equipment or formal emergency plans in health facilities. That’s when their efforts to require defibrillators began in earnest.

“Hopefully, the passage of this bill will assure that no other family will suffer the loss that we did,” Karen Bolak said.

“Sadly, this legislation comes too late for Greg Bolak, but hopefully it will help prevent



other needless deaths,” Senator Jacobs said. “His legacy is that this should never happen to another through lack of the necessary life-saving equipment.”

Jacobs is currently working on a complementary bill that will require all first-responders to emergencies to carry defibrillators. Unfortunately, many ambulances and other emergency vehicles do not carry these essential life-saving devices.

Senator Jacobs: Protecting Continued from page 1

Without some protection, aging baby boomers will find themselves trapped in overly large homes or homes that don’t meet their physical needs but that they cannot afford to leave because the taxes on a new home would be so much higher.

You might also be familiar with SB 377, commonly known as the Jacobs’ Credit Security Freeze Act. I’m fighting hard to pass this legislation which would allow consumers to place a security freeze on their



consumer files. Such a freeze would prohibit a credit reporting agency from releasing the consumer’s credit report or credit score without authorization.

Identity theft is the fastest growing crime in America, and there are few protections. Consumers are given unsatisfactory guidelines telling them to watch their credit reports and hope for the best. My credit freeze legislation is a better answer. It will give consumers a tool with which they can protect themselves.

Under the Jacobs’ Credit Security Act, a credit reporting agency has ten business days to place a security freeze on a consumer’s file after the consumer makes a written request.

Within ten business days, the credit reporting agency will provide that consumer with a unique personal identification number (or password) that will allow the consumer to provide quick access to the file when they choose to apply for credit.

The freeze remains in effect until the consumer chooses to lift it or unless there is some sort of misrepresentation of fact by the consumer. Once a request to remove the security freeze is made, the credit reporting agency has three days to do so. A credit reporting agency may charge a reasonable fee for these services, not to exceed \$10 for imposing a freeze or \$8 for removing a freeze.

This legislation is long overdue. It puts the consumer in the driver’s seat when it comes to protecting their own data. Why should someone else have control over your own personal information? The answer is simple: they shouldn’t. Under my bill, you decide who gets access to your credit record. That’s the way it should be.

MORE AWARDS

Jacobs Caps Senate Term with Several Accolades

Senator Gilda Jacobs was honored this term for her contributions to budget and policy issues related to diabetes and kidney disease. Jacobs received the “Friend of Diabetes and Kidney Health Care” award from the National Kidney Foundation of Michigan, the Michigan Diabetes Outreach Network, and the American Diabetes Association.

“This is a great honor,” said Jacobs. “These organizations do very important work in our state. Diabetes and kidney disease are both increasing at alarming rates.



Anything we can do in Lansing to help these groups educate

more of our citizens about the risks and prevention of diabetes and kidney disease is important work.”

The award recognized Senator Jacobs’ legislation that would allow state employees to use up to 30 days of leave time to serve as an organ donor. The bill has bipartisan support and is currently in the Senate Commerce and Labor Committee awaiting consideration.

“I hope we are able to get this bill through the committee soon and to the Senate floor for a vote,” said Jacobs. “According to Gift of Life, the Michigan Organ and Tissue Donation Program, there are currently over 2,300 Michigan residents waiting for transplants. If this bill enables even one of those people to get a life-saving transplant, it will be well worth it.”

Senator Jacobs has also been selected as one of the honorees at this year’s Annual Women of Achievement Awards Dinner, hosted by the Michigan Region of the Anti-Defamation League (ADL). The Anti-Defamation League is one of the foremost civil rights/human relations agencies in the U.S., dedicated to fighting anti-Semitism and bigotry, defending democratic ideals and protecting civil rights. This marks the tenth year that the Anti-Defamation League has bestowed its annual Women of Achievement Award.

“I’m honored to be recognized by this esteemed organization,” said Senator Jacobs. “I stand side-by-side with the ADL and its mission for fair treatment of all citizens and its goal to end discrimination against any body of citizens.”

Jacobs: “Act Promotes Public Improvements... Encourages Historic Preservation.”

Last month, Senator Jacobs applauded Governor Jennifer Granholm’s long-awaited signing of Senate Bill 34. The Jacobs legislation, now known as 2005 PA 280, creates the Corridor Improvement Authority Act, which will allow older communities with business areas in need of restoration to obtain the economic development tools to make the necessary improvements, which in turn will help retain and attract good paying jobs.

“It’s often difficult for older municipalities to invest in the new streets, lighting, parking and sidewalks that would help turn these areas around,” Senator Gilda Jacobs said. “The Corridor Authority Improvement Act will provide communities an economic development tool to fund public improvements within a defined business district.”

The Authority will use tax increment financing to fund redevelopment efforts, similar to Downtown Development Authorities (DDAs). However, while only one DDA is allowed per community, multiple Corridor Improvement Authorities can be established for different targeted commercial areas, subject to certain requirements.

Corridor Improvement Authorities operate under the direction of the chief executive of the community and an appointed board, the majority of which are property or business owners in the designated development

area. This assures that each authority is uniquely tailored by the community for the community’s individual needs. The board is also responsible for the long-term development, implementation and monitoring of the improvements.

“This approach not only provides the economic stimulus for redevelopment, but encourages a community team approach to those efforts,” Jacobs said.





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Jacobs Named “Legislator of the Year”

Surgeon General Says Special Recognition “Well Deserved.”

The Asthma & Allergy Foundation of America (AAFA) – Michigan Chapter has named Senator Gilda Z. Jacobs its Legislator of the Year.

The recognition came as a result of Jacobs’ sponsorship and support of SB 335 (2005 PA 120), which permits children to carry and self-administer asthma inhalers and/or epinephrine auto-injectors while attending Michigan camps.

“The new legislation reduces delays in dispensing medication for children with allergies or asthma, and timely intervention is essential when children suffer asthma attacks or severe allergic reactions,”

said Michigan Surgeon General Kimberlydawn Wisdom, MD, MS. “This new legislation mitigates delays in dispensing medication for children who attend camps throughout our state.”

Michigan is the third state in the United States to pass such life-saving legislation.

Nearly five million of the nation’s 20 million asthma sufferers are under age 18. It is the most common chronic childhood disease, affecting more than one in 20 children. Among children ages five to 17, asthma is the leading cause of school absences from a chronic illness.

The AAFA is the leading patient organization for people with asthma and allergies. Founded in 1953, the AAFA provides practical information, community-based services and support through a national network of chapters and support groups. The AAFA also develops health education, organizes state and national advocacy efforts and funds research to find better treatments and cures.

Property Tax Estimator:

Don’t Buy a Home Without It

Know Your Pop-up Taxes: When a House Sells, the Tax Formula Inflates

Buying a house? Your new property tax rate has nothing to do with the current occupant’s tax rate. Under Proposal A, new homeowners have their property taxes assessed at a new rate that is sometimes much more than that of the current occupant.

The Michigan Department of Treasury’s Millage Rate Database and Property Tax Estimator allow individual and business taxpayers to estimate their current/prospective property taxes as well as compare their property taxes and millage rates with other local units throughout Michigan.

State Senator Gilda Jacobs represents the 14th Senate District, which includes Beverly Hills, Bingham Farms, Farmington, Farmington Hills, Ferndale, Franklin, Hazel Park, Huntington Woods, Lathrup Village, Oak Park, Pleasant Ridge, Royal Oak Township, Southfield and Southfield Township. She is the Minority Vice Chair of the Families and Human Services Committee and the Economic Development, Small Business and Regulatory Reform Committee. She also serves on the Government Operations and Health Policy Committees.

<https://treas-secure.state.mi.us/ptestimator/ptestimator.asp>